

# Sharing the Pension Credits

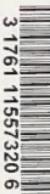
(If Your Marriage Ends)

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## Introduction

The Government of Canada's Income Security Programs, funded with your tax dollars and through direct premiums, offer Canadians a wide range of financial benefits. All of these programs are administered by Health and Welfare Canada. They are designed to assist parents, senior citizens, disabled persons and their children, and the surviving dependents of Canada Pension Plan contributors.

If your marriage ended in divorce at any time after January 1, 1978, the Canada Pension Plan credits earned by one or both of you during your years of marriage may be divided equally between you and your ex-spouse. This is intended to provide some financial protection to the spouse who worked in the home and could not contribute to the Plan or who had lower earnings during the marriage.

## Are You Eligible?

The equal division of pension credits will be made if:

- your annulment or divorce is recognized by Canadian law;
- your marriage ended after January 1, 1978;
- you lived together for at least 36 consecutive months during the time you were married;
- the application for division of credits is submitted within 3 years of the date of annulment or divorce decree absolute.

Separation agreements or judicial division of assets do not affect your rights to this division.

## How Do You Apply?

Pension credits are not divided automatically. An application must be submitted to your nearest Income Security Programs office.

You should try to provide the following information with your application:

- the Social Insurance Number of both parties;
- birth or baptismal certificate of both parties;
- marriage certificate;
- divorce or annulment papers;
- address of former spouse.

If some of this information or documentation is not available, don't delay your application. Contact your nearest Income Security Programs office and a staff member will assist you.

Both parties will then be notified of the results of the application and will receive a statement of earnings credited to them before and after the division. The period for which the credits are divided begins in January of the year the marriage began and ends in December of the year prior to that in which the marriage ended or of the year prior to that in which cohabitation ceased.

## Can You Appeal?

Yes. Either party has the right to appeal the decision.

## Do You Have Any Questions?

The staff at the Income Security Programs office nearest you will be pleased to answer any questions you may have. The address and telephone number are listed in your telephone directory under Income Security Programs or Canada Pension Plan.

We will send you any of the publications listed below. Check the ones you want and mail the form to any Income Security Programs office or call in and ask for them.

**Are You Eligible?** describes the range of financial benefits available to parents, senior

citizens, the disabled and their children, and to the surviving dependents of Canada Pension Plan contributors.

**Benefit Rate Guide** provides the most recent payment rates to which you and your family may be entitled. This booklet is revised every three months.

**Are You Approaching 65?** describes the programs available to provide pension income and other benefits for persons 65 and over.

**More Retirement Income. Do You Qualify?** describes the benefits available to supplement the retirement incomes of those with little or no other income.

**The Canada Pension Plan. It's More Than Just a Pension** provides an explanation of the Canada Pension Plan contributions and the many types of benefits available to you and your family.

**Your Family Allowances** describes the programs designed to help families with the cost of raising their children.

**Disability Benefits for You and Your Children** describes the benefits and assistance available to you and your children if you are or should become disabled.

**Death and Survivors' Benefits for Your Family** describes the benefits to which the family of a deceased Canada Pension Plan contributor may be entitled, to help cover the funeral expenses and to provide some financial security.



Health and Welfare  
Canada      Santé et  
Bien-être social  
Canada

Published by authority of  
The Minister of National Health and Welfare  
1983

**To:** Income Security Programs

Please send me the marked booklets.

- Are You Eligible?
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ISBN 0-662-12370-X

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Cat. No. H76-43/1983OE

**From:** Name \_\_\_\_\_

Address \_\_\_\_\_

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